PTO/SB/05 (03-01)
Approved for use through 10/31/2002. OMB 0651-0032
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3	UTILITY	Attorney Docket No. 6219.780	$\Rightarrow$
3	PATENT APPLICATION	First Inventor HOFFELD	〓
	r TRANSMITTAL	Title CREDIT INQUIRY METHOD	
1	ଅଧିକାନ୍ତ (ଲୁନାy for new nonprovisional applications under 37 CFR 1.53(b))	Express Mail Label No.	3
Ī	APPLICATION ELEMENTS	ASSISTANT Commissioner for Patents Box Patent Application	
l	See MPEP chapter 600 concerning utility patent application contents.	Washington, DC 20231	
	Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original and a duplicate for fee processing)	7. XX CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)	
	2. Applicant claims small entity status. See 37 CFR 1.27.	Nucleotide and/or Amino Acid Sequence Submission     (if applicable, all necessary)	
	3. Specification [Total Pages 17.]	a. Computer Readable Form (CRF)	
	- Descriptive title of the invention	b. Specification Sequence Listing on:	
	<ul> <li>Cross Reference to Related Applications</li> <li>Statement Regarding Fed sponsored R &amp; D</li> </ul>	i. CD-ROM or CD-R (2 copies); or	
	<ul> <li>Reference to sequence listing, a table, or a computer program listing appendix</li> </ul>	i i. 🔲 paper	- 1
A SECOND	- Background of the Invention	c. Statements verifying identity of above copies	
	<ul> <li>Brief Summary of the Invention</li> <li>Brief Description of the Drawings (if filed)</li> </ul>	ACCOMPANYING APPLICATION PARTS	
1 mm	<ul><li>- Detailed Description</li><li>- Claim(s)</li></ul>	9. XX Assignment Papers (cover sheet & document(s)) 37 CFR 3.73(b) Statement Power of	
The state of the s	- Abstract of the Disclosure	10. (when there is an assignee) Attorney	
arg.	4. V Drawing(s) (35 U.S.C. 113) [ Total Sheets 3 ]	11. English Translation Document (if applicable)	
	5. Oath or Declaration [ Total Pages 2 ]	12. Information Disclosure Copies of ID Statement (IDS)/PTO-1449 Citations	5
胨	a. XX Newly executed (original or copy)	13. Preliminary Amendment	
	Copy from a prior application (37 CFR 1.63 (d)) b. (for continuation/divisional with Box 18 completed)	Return Receipt Postcard (MPEP 503) (Should be specifically itemized)	
	i DELETION OF INVENTOR(S)	15. Certified Copy of Priority Document(s) (if foreign priority is claimed)	
	Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR	Nonnublication Request under 35 U.S.C. 122	
	1.63(d)(2) and 1.33(b).	(b)(2)(B)(i). Applicant must attach form PTO/SB/3	35
	6. Application Data Sheet, See 37 CFR 1.76	or its equivalent.	
	15: If a CONTINUING APPLICATION, check appropriate box, and sup	bly the requisite information below and in a preliminary amendme.	nt.
	or in an Application Data Sheet under 37 CFR 1.76:	,,,	Ĺ
	Continuation Divisional Continuation-in-part (CIP)	of prior application No.:/_	
	Prior application information Examiner: For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the	Group Art Unit:  Deprior application, from which an oath or declaration is supplied unc	der
- 1	Box 5b, is considered a part of the disclosure of the accompanying contin The incorporation can only be relied upon when a portion has been inadve	uation or divisional application and is hereby incorporated by referen	ce.
	19, CORRESPOND		
	Customer Number or Bar Code Label (Insert Customer No. or Attach be	or Correspondence address below	
	Name Joseph W. Berenato, III		
	Liniak, Berenato, Longacre & Wh	ite, LLC	
-	Address 6550 Rock Spring Drive, Ste. 240		
	City Bethesda,	State Maryland Zip Code 20817	
	Country US Tel	ephone 301-896-0600 Fax 896-0607	
•	Name (Print/Type) Joseph W. Berenato, III	Registration No. (Attorney/Agent) 30,546	$\bar{\bigcap}$
	Signature	Date 1/4/21/	$\dashv$

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231

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## **FEE TRANSMITTAL** for FY 2002

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$)780.00

Complete if Known				
Application Number				
Filing Date				
First Named Inventor	HOFFELD			
Examiner Name				
Group Art Unit				
Attorney Docket No.	6219.780			

METHOD OF PAYMENT	FEE CALCULATION (continued)		
The Commissioner is hereby authorized to charge indicated fees and credit any overrowments to:	3. ADDITIONAL FEES		
Denosit	Large Small		
Account Number 02-2225	Entity Entity Fee Fee Fee Fee Fee Fee Description	Fee Paid	
Deposit Bethlehem Steel Corporation	Code (\$) Code (\$)	1007.4.4	
Account	105 130 205 65 Surcharge - late filing fee or oath		
Name Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17	127 50 227 25 Surcharge - late provisional filing fee or cover sheet		
Applicant claims small entity status.	139 130 139 130 Non-English specification		
See 37 CFR 1.27	147 2,520 147 2,520 For filing a request for ex parte reexamination		
2. Payment Enclosed:	112 920* 112 920* Requesting publication of SIR prior to		
Check Credit card Money Other	Examiner action		
FEE CALCULATION	113 1,840* 113 1,840* Requesting publication of SIR after Examiner action		
1. BASIC FILING FEE	115 110 215 55 Extension for reply within first month		
Large Entity Small Entity	116 400 216 200 Extension for reply within second month		
Fee Fee Fee Fee Description	117 920 217 460 Extension for reply within third month		
Code (\$) Code (\$) Fee Paid  101 740 201 370 Utility filing fee 740.00	118 1,440 218 720 Extension for reply within fourth month		
106 330 206 165 Design filing fee	128 1,960 228 980 Extension for reply within fifth month		
107 510 207 255 Plant filing fee	119 320 219 160 Notice of Appeal		
108 740 208 370 Reissue filing fee	120 320 220 160 Filing a brief in support of an appeal		
114 160 214 80 Provisional filing fee	121 280 221 140 Request for oral hearing		
SUBTOTAL (1) (\$) 740.00	138 1,510 138 1,510 Petition to institute a public use proceeding		
σου το	140 110 240 55 Petition to revive - unavoidable		
2. EXTRA CLAIM FEES Fee from	141 1,280 241 640 Petition to revive - unintentional		
Extra Claims below Fee Paid	142 1,280 242 640 Utility issue fee (or reissue)		
Total Claims20** = X =	143 460 243 230 Design issue fee		
Independent Claims - 3** = X = X	144 620 244 310 Plant issue fee		
Multiple Dependent	122 130 122 130 Petitions to the Commissioner		
Laws Estitu Co. II Estitu	123 50 123 50 Processing fee under 37 CFR 1.17(q)		
Large Entity Small Entity Fee Fee Fee Fee Description	126 180 126 180 Submission of Information Disclosure Stmt		
Code (\$) Code (\$) 103 18 203 9 Claims in excess of 20	581 40 581 40 Recording each patent assignment per property (times number of properties)	0.00	
102 84 202 42 Independent claims in excess of 3  104 280 204 140 Multiple dependent claim, if not paid	146 740 246 370 Filing a submission after final rejection (37 CFR § 1.129(a))		
104 280 204 140 Multiple dependent claim, if not paid  109 84 209 42 ** Reissue independent claims over original patent	149 740 249 370 For each additional invention to be examined (37 CFR § 1.129(b))		
110 18 210 9 ** Reissue claims in excess of 20	179 740 279 370 Request for Continued Examination (RCE)		
and over original patent	169 900 169 900 Request for expedited examination of a design application		
SUBTOTAL (2) (\$)	Other fee (specify)		
**or number previously paid, if greater, For Reissues, see above	*Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$)40.	00	

Complete (if applicable) SUBMITTED BY Joseph W. Berenato, (II Registration No. Telephone 301-896-0600 30.546 Name (Print/Type) (Attorney/Agent) Signature

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Docket No.: 6219.780

Raymond C. Hoffeld

Serial No.: (not yet assigned)

(based on 60/259,867)

Filed: (herewith)

Title: CREDIT INQUIRY METHOD AND SYSTEM

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## COMPACT DISC SUBMISSION TRANSMITTAL LETTER

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

Dear Sir:

A computer program listing appendix is submitted herewith on CD. The

following information is provided in accordance with 37 C.F.R. 1.52(e)(ii).

Machine format: IBM PC compatible.

Operating system: MS-Windows.

Files on CD: 1) Sourcecode.txt.

Size: 263,153 Bytes.

Created on December 17, 2001.

Two CD's containing the above file are submitted herewith. The CD's are identical.

Respectfully/submitted,

Joseph W. Berenato, III Registration No. 30,546 Attorney for Applicant

Liniak, Berenato, Longacre & White, LLC 6550 Rock Spring Drive, Ste. 240 Bethesda, Maryland 20817 (301) 896-0600